

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF ALABAMA**

IN RE:

SANDRILL ZEIGLER  
SSAN: XXX-XX-2169

Case No. 16-30589-DHW  
Chapter 13

Debtor(s)

**TRUSTEE'S OBJECTION TO CONFIRMATION**

COMES NOW, the Trustee, by and through the undersigned counsel, and pursuant to 11 U.S.C. §1325 objects to confirmation of the debtor(s)' plan as filed. As grounds for said objection, the Trustee states as follows:

1. The debtor(s) filed a petition seeking relief under Chapter 13 of the United States Bankruptcy Code on March 04, 2016.
  2. The debtor(s) §341 Meeting of Creditors was held April 21, 2016.
- (X) The debtor failed to commence plan payment as required by 11 U.S.C. § 1326
- (X) The following creditor was listed as unsecured, but filed their claim as secured or priority. The debtor's plan fails to make provisions for this claim:

Creditor: GUARDIAN CREDIT UNION  
Trustee's Claim Number: 7  
Account Number: 50-01 -- NO PROV  
Claim Amount: \$774.59  
Court Claim Number: 4  
Claim Filed As: SECURED

- (X) The following creditor was not listed in the debtor's schedules but filed their claim as priority or secured. The debtor's plan fails to make provisions for this claim:

Creditor: SPRINGLEAF FINANCIAL SERVICES  
Trustee's Claim Number: 12  
Account Number: 0435 - 2002 SUBURBAN - NO PROV  
Claim Amount: \$3,642.71  
Court Claim Number: 2  
Claim Filed As: SECURED VEHICLE DEBT

- (X) The following creditor was not listed in the debtor's schedules but filed thier claim as priority or secured. The debtor's plan fails to make provisions for this claim:

Creditor: SPRINGLEAF FINANCIAL SERVICES  
Trustee's Claim Number: 18  
Account Number: 0435 - 2002 SUBURBAN - ARRS - NO PROV  
Claim Amount: \$1,439.58  
Court Claim Number: 2  
Claim Filed As: SECURED VEHICLE ARREARS DEBT

(X) Debtor testified at the 341 that she was no longer employed.

WHEREFORE, the above premises considered, Trustee objects to confirmation of the debtors' plan and requests that either confirmation be denied or the case be continued until such time as the above referenced issues have been resolved.

Respectfully submitted this June 13, 2016.

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Curtis C. Reding  
Chapter 13 Trustee

By: /s/ Sabrina L. McKinney

Sabrina L. McKinney

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that I have served copies of the foregoing Trustee's Objection to Confirmation on the parties listed below by either electronic mail or by placing same in the U.S. Mail, postage prepaid and properly addressed this June 13, 2016.

Copy to: DEBTOR(S)  
RICHARD D SHINBAUM

/s/ Sabrina L. McKinney  
Sabrina L. McKinney